

Information to identify the case:			
Debtor 1:	Rory Bembridge		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-31354-JKS		
	Social Security number or ITIN:	xxx-xx-7207	
	EIN:	--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--	
	Date case filed in chapter:	13	10/27/18
	Date case converted to chapter:	7	2/21/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rory Bembridge	
2. All other names used in the last 8 years		
3. Address	20 Rosedale Ave Montclair, NJ 07042	
4. Debtor's attorney Name and address	Michelle Labayen Law Office of Michelle Labayen 24 Commerce Street Suite 1300 Newark, NJ 07102	Contact phone 973-622-1584 Email: michelle@labayenlaw.com
5. Bankruptcy trustee Name and address	Ilissa Churgin Hook Hook & Fatovich, LLC 1044 Route 23 North Suite 100 Wayne, NJ 07470	Contact phone 973-686-3800

For more information, see page 2 >

Debtor **Rory Bembridge**

Case number **18-31354-JKS**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 2/21/20
7. Meeting of creditors	March 26, 2020 at 11:30 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 5/26/20
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Rory Bembridge
DebtorCase No. 18-31354-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 29

Date Rcvd: Feb 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2020.

db +Rory Bembridge, 20 Rosedale Ave, Montclair, NJ 07042-3308
tr ++ILISSA CHURGIN HOOK, 1044 ROUTE 23 NORTH SUITE 100, WAYNE NJ 07470-6685
(address filed with court: Ilissa Churgin Hook, Hook & Fatovich, LLC, 1044 Route 23 North, Suite 100, Wayne, NJ 07470)

517931092 +DEUTSCHE BANK NATIONAL TRUST COMPANY, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096

517850914 +Deutsche Bank National Trust Company, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

517838278 +Equifax, POB 740241, Atlanta, GA 30374-0241

517838279 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037

517838280 +Financial Corporation of America, PO Box 203500, Austin, TX 78720-3500

517838281 +Global Client Solutions LLC, 4343 S 118th East Avenue Suite 220, Tulsa, OK 74146-4402

517838282 +Hackensack Meridian Health, Palisades Medical Center, 7600 River Road, North Bergen, NJ 07047-6217

517838283 +Hackensack UMC Mountainside, Po BOX 864, Mahwah, NJ 07430-0864

517838285 Melcon and Ann Bembridge, 1358 Marilyn Lane, North Port, FL 34286

517838286 +Montclair Water Bureau, 205 Claremont Avenue, Montclair, NJ 07042-3401

517838287 +Mr. Cooper, 8950 Cypress Water Blvd, Coppell, TX 75019-4620

517838288 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046

517838289 +Township of Montclair, Tax Assesors Office, 205 Claremont Avenue, Montclair, NJ 07042-3401

517922904 +Toyota Motor Credit Corporation, dba Lexus Financial Services, PO Box 9013, Addison, Texas 75001-9013

517838292 +Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: michelle@labayenlaw.com Feb 22 2020 01:33:38 Michelle Labayen, Law Office of Michelle Labayen, 24 Commerce Street, Suite 1300, Newark, NJ 07102

tr EDI: BICHOOK Feb 22 2020 05:54:00 Ilissa Churgin Hook, Hook & Fatovich, LLC, 1044 Route 23 North, Suite 100, Wayne, NJ 07470

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2020 01:37:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 22 2020 01:36:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517902895 E-mail/Text: Bankruptcy@absoluteresolutions.com Feb 22 2020 01:33:49 Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437

517838275 +E-mail/Text: bk@avant.com Feb 22 2020 01:37:38 Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380

517838276 +EDI: CAPITALONE.COM Feb 22 2020 05:53:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517903968 EDI: CAPITALONE.COM Feb 22 2020 05:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

517838277 +E-mail/Text: bankruptcy.notifications@fisglobal.com Feb 22 2020 01:37:30 Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703

517838284 +EDI: IRS.COM Feb 22 2020 05:53:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

517838290 EDI: TFSR.COM Feb 22 2020 05:48:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197

517838291 E-mail/Text: DASPUBREC@transunion.com Feb 22 2020 01:33:50 TransUnion, 555 W. Adams Street, Chicago, IL 60661

517934982 EDI: WFFC.COM Feb 22 2020 05:53:00 Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 29

Date Rcvd: Feb 21, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2020 at the address(es) listed below:
NONE.

TOTAL: 0